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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**IN RE:** Joseph W. Crescenzo

**Case No:** 17-14004/ABA  
**Chapter 13**

**CERTIFICATION OF JOSEPH W. CRESCENZO REGARDING BUSINESS**

I, Joseph W. Crescenzo, am the debtor in this case and I am authorized to make this certification. I certify that all statements made by me are true and correct and I am aware that if any statements are willfully false I am subject to punishment for false swearing.

1. I understand the Trustee has questions concerning my former business.
2. In 2009, my father asked me to put the family business into my name. William Crescenzo, Inc. became Joseph Crescenzo, LLC. This was a business that had been in my family for 75 years.
3. We were a Fuel Distributing company that provided Home Heating Oil and Diesel delivery to residential and local farms.
4. We started to see the industry changing, the demand for oil was lessening and the price was rising. South Jersey Gas started campaigns in town to convert from Oil to Gas and many people were opting for Natural Gas.
5. In an effort to continue on, we bought a local competitor and his customer list, we noticed the increased demand but because the cost of oil had risen so much, our credit

- with our oil distributors was decreased. We were beginning to become unable to meet the demand and lost many accounts.
6. It was the beginning of what was a very slow decline. I watched as our business was failing and as I personally lost everything as I was the sole owner.
  7. I tried everything I could to save the business including buying smaller quantities of fuel to try and meet my customers demand but we were always behind the 8 ball. We then tried to promote our HVAC department and tank removal services to try and work with SJ Gas campaigns, but it was never enough to keep the business going.
  8. We started a company called Crescenzo Heating and Cooling with an investor in 2014 to try and salvage the company, this did not help and by April, 2015 we let all of our employees go and became completely inactive.
  9. I hope this brief certification will help clarify the situation regarding my former business.

I, Joseph W. Crescenzo, certify that all statements made by me are true and correct and I am fully aware that if any statement is willfully false I am subject to punishment for false swearing.

**Dated: November 7, 2017**

**/s/ Joseph W. Crescenzo**  
**Joseph W. Crescenzo, Debtor**